

suggestion for amending page 2.

Reconsideration is respectfully requested of the objection to the claims.

Applicant has adopted the Examiner's suggestion for amending claim 1.

Reconsideration is respectfully requested of the rejection of the claims as unpatentable over Burke. The claims in the present application are believed to be distinct and non-obvious by virtue of "having the central clearinghouse report all transaction to the merchant for having the merchant send a rebate to the nonprofit organization." in claim 1; "transmitting a calculation of accumulated rebates to the payees and the affiliated organizations for payment of the rebates by the payees to the affiliated organization." in claims 2 to 6; and "transmitting, to the merchants, the amount of rebates due from each of the merchants." in claim 7.

Burke fails to suggest these aspects nor in any sense make the claimed invention obvious. The Examiner admits that that Burke does not contain claimed aspects but alleges they are obvious. Applicant cannot agree.

The Burke patent involves direct contributions to the organization from the payer to the clearinghouse. The payee is passive. In the present claims the payee has direct responsibility for payment to the organization. Thus the Burke patent can in no way suggest the claimed invention.

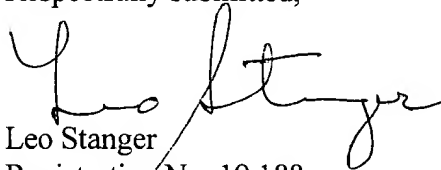


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In view of the above, it is respectfully requested that the claims be allowed and the case passed to issue.

In the event the Examiner intends to issue any action other than an allowance, the Examiner is respectfully requested to contact the undersigned at 908-277-8588.

Respectfully submitted,



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

TITLE

METHODS AND MEANS FOR PROVIDING REBATES

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REFERENCE TO RELATED APPLICATIONS

[This application is a continuation-in-part of the copending provisional application Serial No.]

This application is related to Provisional Application Serial No. 60/006,011 filed May 19, 1998 whose benefit is hereby claimed and the content thereof is hereby incorporated by reference.

SUMMARY OF THE INVENTION

An embodiment of the invention involves a clearinghouse component, a nonprofit component, a supporter component, and a merchant component. The clearinghouse component connects the other three components via a variety of entry terminals.

According to another embodiment of the invention, for example, at the time of

enrollment the invention provides each supporter with an individual identification number (ID) to be used at the time of store purchase. When supporters are shopping in their usual and customary way (for example, paying for goods and/or services exactly when they receive them), the clerk enters their ID into [a] an entry terminal (such as a cash register) by bar code, mag stripe, key stroke, or other modality.

According to another embodiment, for example, the entry terminal records the ID, as well as the amount of dollars spent in the transaction. The information is then stored and uploaded to the central clearinghouse component. At the appropriate time the central clearinghouse component reports all transaction data to the merchant component that in turn sends a rebate check to the nonprofit component.

According to another embodiment, for example, the nonprofit component receives reports provided by the clearinghouse component as to the amount of spending completed by the supporters at the store level.

CLAIMS

What is claimed is:

1. In a system having a clearinghouse component, a nonprofit component, a supporter component, and a merchant component, with the clearinghouse component connecting the other three components via a variety of entry terminals, a method comprising:

providing each of a plurality of supporters with an individual identification number (ID);

entering the ID into an entry terminal;

entering an amount spent by a supporter at a merchant in a transaction;

having the entry terminal record the ID, as well as the amount of dollars spent in a transaction;

uploading the ID and the amount entered to a central clearinghouse;

having the central clearinghouse report all transaction to the [merchan] merchant for having the merchant send a rebate to the nonprofit organization.

having the clearinghouse send the nonprofit organization reports as to the amount of spending completed by the supporters at the merchant.[.]

2. A method of accumulating credits for organizations, comprising:

recording assigned identifications to payers, payees, and organizations affiliated with the payers and payees during transactions between payers and payees;

associating the identification of each payer and payee with an affiliated organization in response to each transaction;

calculating and recording predetermined rebates to the organization from affiliated payees in each of the transactions; and

transmitting a calculation of accumulated rebates to the payees and the affiliated organizations for payment of the rebates by the payees to the affiliated organization.

3. A method as in claim 2, wherein the steps of recording assigned identification are is performed at a remote terminal of a payer; and

the steps of associating, calculating, and transmitting are performed in a central

clearinghouse.

4. A method as in claim 2, wherein the organization is a nonprofit body, the payers are supporters of the nonprofit body, and the payers are sustainers of the nonprofit body.

5. A method as in claim 2, further comprising assigning identifications to each of said payers, payees, and organizations.

6. A method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said the remote terminals at said payees.

7. A program residing in a computer of a central clearinghouse, comprising instructions for performing the steps of:

assigning to organizations and affiliated supporters and merchants individual identifications;

maintaining a schedule of rebates due from the each of the organizations from each of the merchants;

collecting from the merchant, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

calculating the rebates due from each merchant to each organization; and

transmitting, to the merchants, the amount of rebates due from each of the merchants.

ABSTRACT OF THE DISCLOSURE

[A purchasing system allows consumers to do their customary shopping and paying at the point of sale and simultaneously earn rebates for their favorite nonprofits. To qualify their purchases for a rebate, the shopper or nonprofit supporter provides the clerk with a transaction card that is scanned or swiped into the POS terminal (cash register). The central computer system keeps track of the amount of the purchase and the ID number. The system computes the amount of rebate and sends reports to all parties.]

A clearinghouse computer collects data from remote inputs concerning transactions between payers and payees affiliated with an organization, calculates prearranged rebates from accumulated transactions and obtains rebates from payees for payment to the organization.